

Debtor 1 James D. Malyuk

Debtor 2 Nancy L. Malyuk  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case number 16-10530-TPA

## Form 4100R

## Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

## Part 1: Mortgage Information

Name of creditor: Maruice Gaston LLC Court claim no. (if known): 7-1

Last 4 digits of any number you use to identify the debtor's account: 4 3 1 6

Property address: 10040 Hillwood Drive  
Number Street

Wattsburg PA 16442  
City State ZIP Code

## Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

## Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 04/01/2020  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

     /      /       
MM / DD / YYYY

Debtor 1 James D. Malyuk 16-10530-TPA  
First Name Middle Name Last Name Case number (if known)

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

☒ /s/Jody Lee  
Signature

Date 04/09/2020

Print Jody Lee Title Bankruptcy Asset Manager  
First Name Middle Name Last Name

Company SN Servicing Corporation

If different from the notice address listed on the proof of claim to which this response applies:

Address 323 5th Street  
Number Street

Eureka CA 95501  
City State ZIP Code

Contact phone (800) 603 - 0836

Email bknotices@sns.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA (Erie)**

**James D. Malyuk  
Nancy L. Malyuk**

**Debtors**

**:CHAPTER 13**

**:CASE NO: 16-10530-TPA**

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Maurice Gaston LLC

**Movant**

v.

James D. Malyuk  
Nancy L. Malyuk

**Debtors**

and

Ronda J. Winnecour, Esq. (Trustee)  
Respondents  
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**CERTIFICATE OF SERVICE OF RESPONSE TO  
NOTICE OF FINAL CURE MORTGAGE PAYMENT**

I, Brian E. Caine, Esq. certify under penalty of perjury that I served the above captioned pleading on the parties at the addresses specified below on April 9, 2020.

**SERVICE BY Notice of Electronic Filing:**

Daniel P. Foster, Esq.  
Foster Law Offices  
PO Box 966  
Meadville, PA 16335  
(dan@mrdebtbuster.com)

*U.S. Trustee*  
Office of the United States Trustee  
Liberty Center.  
1001 Liberty Avenue, Suite 970  
Pittsburgh, PA 15222  
(USTP.Region03@USDOJ.gov)

Ronda J. Winnecour, Esq.  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
(CMECF@Chapter13TrusteeWDPA.com)

**SERVICE BY First-Class Mail:**

James D. Malyuk  
10040 Hillwood Drive  
Wattsburg, PA 16442

Nancy L. Malyuk  
10040 Hillwood Drive  
Wattsburg, PA 16442

EXECUTED ON: 4/9/2020

By: /s/Brian E. Caine  
BRIAN E. CAINE, ESQ.  
PA Attorney ID 86057  
PARKER McCAY P.A.  
9000 Midlantic Drive, Suite 300  
Mount Laurel, New Jersey 08054  
(p) 856-985-4059  
(fax) 856-596-3427  
bcaine@parkermccay.com  
*Attorney for Maurice Gaston LLC*